

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 21-15411-MEH
Chapter: 13
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher Fischer
225 Mount Hope Ave
Dover, NJ 07801-2703

Magdalena Fischer
fka Magdalena Krajina
225 Mount Hope Ave
Dover, NJ 07801-2703

Social Security No.:

xxx-xx-3376

xxx-xx-7926

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on May 16, 2025.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: May 16, 2025

JAN: km

Jeanne Naughton
Clerk

In re:
Christopher Fischer
Magdalena Fischer
Debtors

Case No. 21-15411-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 16, 2025

User: admin
Form ID: 148

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Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	Christopher Fischer, Magdalena Fischer, 225 Mount Hope Ave, Dover, NJ 07801-2703
519252726	Citizens Bank, 121 S 13th St, Lincoln, NE 68508-1904
519252746	TIAA Bank, ATTN: Mortgage Resolution, PO Box 8068, Virginia Beach, VA 23450-8068

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 16 2025 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 16 2025 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 20:50:00	PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
cr	+ EDI: PRA.COM	May 17 2025 00:40:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	May 16 2025 20:50:00	TIAA, FSB, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
519252709	Email/PDF: bncnotices@becket-lee.com	May 16 2025 21:04:45	American Express, PO Box 1270, Newark, NJ 07101-1270
519252710	Email/PDF: bncnotices@becket-lee.com	May 16 2025 21:04:57	American Express National Bank, PO Box 30384, Salt Lake City, UT 84130-0384
519262262	Email/PDF: bncnotices@becket-lee.com	May 16 2025 21:04:30	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519252711	Email/PDF: bncnotices@becket-lee.com	May 16 2025 21:05:30	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519252712	Email/PDF: bncnotices@becket-lee.com	May 16 2025 21:15:46	Amex, PO Box 981537, El Paso, TX 79998-1537
519252714	EDI: BANKAMER	May 17 2025 00:40:00	Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998-2234
519252713	EDI: BANKAMER	May 17 2025 00:40:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519261794	+ EDI: BANKAMER2		

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		May 17 2025 00:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519252716	EDI: CITICORP	May 17 2025 00:40:00	Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
519261632	+ Email/Text: enotifications@santanderconsumerusa.com	May 16 2025 20:51:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
519279120	Email/Text: Bankruptcy.RI@Citizensbank.com	May 16 2025 20:50:00	Citizens Bank, N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
519261584	+ EDI: AIS.COM	May 17 2025 00:40:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519252717	EDI: CAPITALONE.COM	May 17 2025 00:40:00	Capital One NA, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519252718	EDI: CAPITALONE.COM	May 17 2025 00:40:00	Capital One, N.A., PO Box 31293, Salt Lake City, UT 84131-0293
519252719	EDI: JPMORGANCHASE	May 17 2025 00:40:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
519252720	Email/Text: enotifications@santanderconsumerusa.com	May 16 2025 20:51:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
519252721	EDI: CITICORP	May 17 2025 00:40:00	Citibank, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519252722	EDI: CITICORP	May 17 2025 00:40:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519252723	EDI: CITICORP	May 17 2025 00:40:00	Citibank/the Home Depot, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519252724	EDI: CITICORP	May 17 2025 00:40:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519252725	EDI: CITICORP	May 17 2025 00:40:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
519252727	EDI: WFNNB.COM	May 17 2025 00:40:00	Comenity Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519252729	EDI: CITICORP	May 17 2025 00:40:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
519252739	EDI: CITICORP	May 17 2025 00:40:00	Macys/dsnb, PO Box 8218, Mason, OH 45040-8218
519267647	EDI: Q3G.COM	May 17 2025 00:40:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519252730	EDI: DISCOVER	May 17 2025 00:40:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
519252731	EDI: DISCOVER	May 17 2025 00:40:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
519252732	Email/Text: collecadminbankruptcy@fnni.com	May 16 2025 20:51:00	First Bankcard, PO Box 2557, Omaha, NE 68103-2557
519252733	Email/Text: collecadminbankruptcy@fnni.com	May 16 2025 20:51:00	First National Bank, Attn: Bankruptcy, PO Box 3128, Omaha, NE 68103-0128
519260863	Email/Text: collecadminbankruptcy@fnni.com	May 16 2025 20:51:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197
519252734	Email/Text: collecadminbankruptcy@fnni.com	May 16 2025 20:51:00	Fnb Omaha, PO Box 3412, Omaha, NE 68103

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519252735	EDI: HFC.COM	May 17 2025 00:40:00	HSBC, Attn: Bankruptcy, PO Box 5263, Carol Stream, IL 60197-5263
519298892	^ MEBN	May 16 2025 20:51:09	HSBC Bank USA, N.A., 2929 Walden Ave C9, Attn: Business Services, Depew, NY 14043-2690
519252736	EDI: IRS.COM	May 17 2025 00:40:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519252737	EDI: JEFFERSONCAP.COM	May 17 2025 00:40:00	Jefferson Capital Syst, 16 McLeland Rd, Saint Cloud, MN 56303-2198
519291230	EDI: JEFFERSONCAP.COM	May 17 2025 00:40:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
519286946	+ Email/Text: RASEBN@raslg.com	May 16 2025 20:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519252738	EDI: JPMORGANCHASE	May 17 2025 00:40:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
519260808	Email/PDF: resurgentbknotifications@resurgent.com	May 16 2025 21:04:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519258303	Email/PDF: Bankruptcy_Prod@mohela.com	May 16 2025 21:15:41	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
519252740	Email/PDF: Bankruptcy_Prod@mohela.com	May 16 2025 21:04:56	Navient Solutions, LLC, Attn: Claims Dept, PO Box 9500, Wilkes Barre, PA 18773-9500
519252741	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 16 2025 20:51:00	Nelnet, PO Box 2970, Omaha, NE 68103-2970
519252715	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 20:50:00	BBVA USA, 2009 Beltine Rd, Decatur, AL 35603
519288702	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 20:50:00	BBVA USA, PO Box 10566, Birmingham, AL 35296
519539531	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 20:50:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
519539533	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 20:50:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342, PNC Bank, National Association, Attn: Bankruptcy
519453888	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 20:50:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
519453889	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2025 20:50:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101, PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
519291239	EDI: PRA.COM	May 17 2025 00:40:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519294737	EDI: PRA.COM	May 17 2025 00:40:00	Portfolio Recovery Associates, LLC, c/o SUNOCO, POB 41067, Norfolk, VA 23541
519291242	EDI: PRA.COM	May 17 2025 00:40:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519256064	EDI: Q3G.COM	May 17 2025 00:40:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519252742	Email/Text: ngisupport@radiusgs.com	May 16 2025 20:50:00	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905
519252744	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 16 2025 20:50:00	State of New Jersey, N.J. Division of Taxation Bankruptcy Sec, PO Box 245, Trenton, NJ 08695-0245

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519284244	Email/PDF: resurgentbknofications@resurgent.com	May 16 2025 21:04:57	SoFi Lending Corp, PO Box 10587, Greenville SC 29603-0587
519252743	Email/PDF: SoFiBKNotifications@resurgent.com	May 16 2025 21:05:29	Sofi Lending Corp, 375 Healdsburg Ave Ste 280, Healdsburg, CA 95448-4151
519253581	^ MEBN	May 16 2025 20:50:57	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519299220	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 16 2025 20:51:00	TIAA, FSB, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
519252745	EDI: CITICORP	May 17 2025 00:40:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
519252747	Email/Text: BAN5620@UCBINC.COM	May 16 2025 20:50:00	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
519294578	+ EDI: AIS.COM	May 17 2025 00:40:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 66			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519262263	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519261754	*+	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
519279123	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
519539532	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
519252728	##	DCM Services, 7601 Penn Ave S Ste A600, Minneapolis, MN 55423-5000

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Bank of America N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Dennis P Uhlmann, Jr	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com, Bky@martonelaw.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd.

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ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

Scott J. Goldstein

on behalf of Debtor Christopher Fischer scott@wg-attorneys.com
LawOfficesofScottJGoldsteinLLC@jubileebk.net;dontas@wg-attorneys.com;nyrva@wg-attorneys.com

Scott J. Goldstein

on behalf of Joint Debtor Magdalena Fischer scott@wg-attorneys.com
LawOfficesofScottJGoldsteinLLC@jubileebk.net;dontas@wg-attorneys.com;nyrva@wg-attorneys.com

Shauna M Deluca

on behalf of Creditor TIAA FSB sdeluca@hasbanilight.com, hllawpc@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8